

Slide number	Updated Closed Caption Data
1	There's a lot to think about when making decisions about your state employee insurance benefits.
1	The State Employee Group Insurance Program otherwise known as SEGIP, administers the available insurance benefits that you may participate in if you choose to enroll.
2	Understanding your benefits and making decisions that are right for you can be overwhelming.
2	The state offers employees a variety of benefits.
2	Health insurance
2	Dental insurance
2	Life insurance
2	Short-term disability insurance
2	Long-term disability insurance
2	Long Term Care Insurance and
2	Flexible spending accounts for medical and dental expenses, dependent care expenses and transit expenses related to employment.
2	We'll look at your insurance benefits one at a time but first, you should think about your own life circumstances and know these basic factors in determining what's right for you.
3	As a new hire you will have 35 days from your date of hire to make most decisions about your benefits.
3	For example, if you were hired on May 12th, you would need to have made your election on or before June 15th then your benefits would become effective on June 16th.
3	However with a change in status you will have 30 days to make changes from the change in status date or the print date of your materials whichever date is later.
3	For example, if you had a change in status from full time employment to part time employment effective May 12th your enrollment form would need to be received by June 11th.
3	However, if your enrollment packet print date was May 16th, you would need to return your enrollment form to Minnesota Management and Budget by June 14th with your effective date being

May 12th the day of your event.

3                   If you do not enroll within your initial enrollment period employees who are eligible for a full contribution will automatically be enrolled for single medical coverage and basic life.

3                   Dental and all other optional insurance benefits cannot be defaulted.

4                   After your initial newly eligible event, changes to insurance benefits can generally only be made during an Open Enrollment period held in late fall each year or a qualified “life event” for example marriage, birth or adoption or loss of insurance from your spouse’s employer.

4                   For a complete list of qualified events review your Summary of Benefits and the Your Employee Benefits booklet available on the Minnesota Management and Budget website.

5                   All state employees, who are eligible for a full employer contribution, must be enrolled in a medical insurance plan.

5                   Even if you have other group insurance, for example with your spouse’s employer or a private company.

5                   If you and your spouse or another family member living in your household are employed by the state, or another organization participating in the State Employee Group Insurance Program

5                   none of the eligible members may cover the other as a dependent, unless one of the members is not eligible for a full employer contribution. Also, only one state employee can cover dependents in common.

6                   Thank you for reviewing our introduction to State Employee Benefits.

6                   Please take some time to review our other newly eligible presentations available to you!

6                   If you have additional questions, please refer to your newly eligible packet, visit our website at [www.mmb.state.mn.us](http://www.mmb.state.mn.us) under the Insurance & Wellness section located in gray box on the left side of the page call us at 651-355-0100 or review your union contract or plan.